

## Bank of Hawaii

LIMITED.  
Incorporated under the Laws of the Territory of Hawaii.  
Paid-Up Capital . . . \$600,000  
Reserve . . . 50,000  
Undivided Profits . . . 163,000

OFFICERS AND DIRECTORS.  
Charles M. Cooke . . . President  
P. C. Jones . . . Vice President  
C. H. Cooke . . . Cashier  
F. C. Atherton . . . Assistant Cashier  
H. Waterhouse, F. W. Macfarlane,  
S. B. Tenney, J. A. McCandless and  
C. H. Atherton.

Commercial and Savings Departments.  
Strict attention given to all branches of Banking.

Judd Building . . . Fort Street

## Hawaii Land Co.

LIMITED.  
Capital Stock . . . \$100,000  
Capital, paid up . . . \$58,080

OFFICERS.  
W. C. Achi . . . President and Manager  
M. K. Nakulima . . . Vice-President  
F. Mahanui . . . Treasurer  
Joseph Johnson . . . Secretary  
C. J. Holt . . . Auditor

BOARD OF DIRECTORS:  
Joseph Kumalo, S. M. Kanakani,  
J. M. Koa.

The above Company will buy, lease or sell lands in all parts of the Hawaiian Islands, and also has houses in the city of Honolulu for rent.

## The Yokohama Specie Bank, Ltd.

Subscribed Capital . . . Yen 24,000,000  
Paid Up Capital . . . Yen 18,000,000  
Reserve Fund . . . Yen 8,710,000

HEAD OFFICE: YOKOHAMA.  
Interest Allowed.  
On fixed deposit for 12 months, 4 per cent per annum.  
On fixed deposit for 6 months, 3 1/2 per cent per annum.  
On fixed deposit for 3 months, 3 per cent per annum.  
The bank buys and receives for collection Bills of Exchange, issues Drafts and Letters of Credit, and transacts a general banking business.

Branch of Yokohama Specie Bank, New Republic Building, Honolulu, H. T.

Claus Spreckels & Co., Bankers  
HONOLULU, H. T.

SAN FRANCISCO AGENTS—THE NEVADA NATIONAL BANK OF SAN FRANCISCO.

DRAW EXCHANGE ON SAN FRANCISCO—The Nevada National Bank of San Francisco.  
LONDON—The Union Bank of London, Ltd.  
NEW YORK—American Exchange National Bank.  
CHICAGO—Merchants' National Bank.  
PARIS—Credit Lyonnais.  
BERLIN—Dresdener Bank.  
HONGKONG AND YOKOHAMA—Hongkong and Shanghai Banking Corporation.  
NEW ZEALAND AND AUSTRALIA—Bank of New Zealand.  
VICTORIA AND VANCOUVER—Bank of British North America.

Transact a General Banking and Exchange Business.  
Deposits Received. Loans made on Approved Security. Commercial and Travelers' credits issued. Bills of Exchange Bought and Sold.  
COLLECTIONS PROMPTLY ACCOUNTED FOR.

C. BREWER & CO., LIMITED.  
Queen Street, Honolulu, H. I.

AGENTS FOR  
Hawaiian Agricultural Company, Onomea Sugar Company, Honoumuli Sugar Company, Wailuku Sugar Company, Makala Sugar Company, Okaia Sugar Company, Haleakala Sugar Company, Kapapala Ranch, Planters' Line and Shipping Company, San Francisco Packets, Chas. Brewer & Co's Line of Boston Packets.  
Agents Boston Board of Underwriters.  
Agents for Philadelphia Board of Underwriters.  
Standard Oil Company.

LIST OF OFFICERS:  
C. M. Cooke, President; George E. Robertson, Manager; E. F. Bishop, Treasurer and Secretary; Col. W. F. Allen, Auditor; P. C. Jones, H. Waterhouse, G. R. Carter, Directors.

JUHEI ISHIZUKA  
AGENCY OF  
KEI HIN BANK, LTD  
VINEYARD ST.

Transact General Banking and Exchange Business.  
HEAD OFFICE, TOKYO, JAPAN  
DRAW EXCHANGE ON FIRST NATIONAL BANK, YOKOHAMA.

## BISHOP & CO., BANKERS

ESTABLISHED IN 1858.  
Banking Department.  
Transact business in all departments of banking.  
Collections carefully attended to.  
Exchange bought and sold.

Commercial and Travelers' Letters of Credit issued on the Bank of California and N. M. Rothschild & Sons, London.  
Correspondents: The Bank of California, Commercial Banking Co. of Sydney, Ltd., London.

Drafts and cable transfers on China and Japan through the Hongkong and Shanghai Banking Corporation and Chartered Bank of India, Australia and China.

Interest allowed on term deposits at the following rates per annum, viz:  
Seven days' notice, at 2 per cent.  
Three months, at 3 per cent.  
Six months, at 3 1/2 per cent.  
Twelve months, at 4 per cent.

Trust Department.  
Act as trustees under mortgages. Manage estates, real and personal. Collect rents and dividends. Valuable papers, wills, bonds, etc., received for safe keeping.

Accountant Department.  
Auditors for corporations and private firms. Books examined and reported on. Statements of affairs prepared. Trustees on bankrupt or insolvent estates.  
Office, 204 Bethel street.

Savings Department.  
Deposits received and interest allowed at 4 1/2 per cent per annum, in accordance with rules and regulations, copies of which may be obtained on application.

Insurance Department.  
Agents for FIRE, MARINE, LIFE, ACCIDENT AND EMPLOYERS' LIABILITY INSURANCE COMPANIES.  
Insurance office, 204 Bethel street.



## The Surer Way

The fulfillment of your desires, as expressed in your Will, can be made more certain by selecting this company as your executor.

Hawaiian Trust Co. Ltd.  
923 Fort Street.

## ALEXANDER & BALDWIN

OFFICERS.  
H. P. Baldwin . . . President  
J. B. Castle . . . First Vice-President  
W. M. Alexander . . . Second Vice-President  
J. P. Cooke . . . Treasurer  
W. O. Smith . . . Secretary  
George R. Carter . . . Auditor

## Sugar Factors

## Commission Merchants

AGENTS FOR  
Hawaiian Commercial and Sugar Co.  
Haleiwa Sugar Company,  
Pala Plantation Company,  
Nahiku Sugar Company,  
Kihel Plantation Company,  
Haleiwa Sugar Company,  
Kahului Railroad Company, and  
A. & B. Line,  
Edward May,  
Emily F. Whitney,  
W. B. Flint.

## THE FIRST

## American Savings & Trust Co.

OF HAWAII, LTD.  
Capital, \$250,000.00.

President . . . Cecil Brown  
Vice-President . . . M. P. Robinson  
Cashier . . . W. G. Cooper  
Principal Office: Corner Fort and King streets.

SAVINGS DEPOSITS received and interest allowed for yearly deposits at the rate of 4 1/2 per cent per annum. Rules and regulations furnished upon application.

JOSEPH HARTMANN & CO.  
WHOLESALE  
Wine and Liquor Dealers  
Waverley Block, BISHOP ST.

## AN ISLAND RESOURCE

## Olona Fiber Gets An Official Report.

## NATIVES ONCE MANUFACTURED IT

## Suitable Mechanical Extractor Might Make Fiber a Source of Profit.

JARED G. SMITH, special agent in charge of the United States Agricultural Experiment Station, has received from Dr. N. Russell of Mountain View, Hawaii, an interesting sketch of the Olona fibre, its growth, characteristics and manufacture into fish nets.

The article, with samples of the fibre, is to be forwarded to the Washington Department of Agriculture for a scientific analysis, and for information in regard to a suitable mechanical extractor, which Dr. Russell says is needed before the cultivation of the fibre can become a success financially in Hawaii.

The following is the article furnished by Dr. Russell, which will be forwarded to Washington:

OLONA FIBRE.  
Botany.—Olona is a native Hawaiian name of a single botanical Hawaiian species of plant of the Urticaceae family. In Hillebrand's "Flora of the Hawaiian Islands," we find (page 415) the following quotation from Gaud. Bot. Voy. Bon. tab. 94, D. C. Prod. 16, Sect. 1, pp. 235-36:

"Touchardia latifolia. A shrub, 4-8 ft. high, with a viscid juice, sparingly dividing into stout branches, the youngest hispid but soon glabrate. Leaves on petioles of 3-5, ovate, 3-10 x 5-9, acute or acuminate, obtusely crenate, rounded at the base, chartaceous, dark green on both faces and glabrous, excepting a few hairs on the nerves, tripli-nerved, the lateral nerves not reaching the middle of the margin, pinnal nerves higher up, with rectangular areoles. Stipules 2, acute. Glomerules of flowers generally arranged in repeatedly forking cymes, with one branch suppressed and the middle glomerule sessile. The male cymes longer (3-5) and broader (5-8) than the female, which are also more crowded. Male glomerules 5-8" in diameter. Perigone 1 1/2 to 2", the lanceolate segments hooded and obtuse or tuberculate below the apex. Stamens shortly exserted, anthers large, white. Rudiment of pistil glabrous. Fern. glomerules 4-5". Perigone 1", orange colored when mature. Style as long as the achene.—Wedd. Monogr. Ort. p. 142, tab. 3. Wawra in Flora, 1874, p. 547.

This quotation is accompanied with the following footnote by Hillebrand: "In deep ravines on all islands, but by no means common. It is the 'Olona' of the natives, which yields a fibre highly prized for tenacity and durability, and is chiefly employed for making fishing nets." The species, as a rule, is dioecious.

History.—Some 50 years ago about 1000 natives were living on the margin of the virgin forest and pahoe-hoe rock along the trail connecting Kilauea town with the crater of Kilauea, Island of Hawaii, in a spot corresponding to the present 22-mile point of the Volcano road. Making of 'kapa' (native cloth) out of 'Mamake' bark (Pipturus albidus, Urticaceae) of Olona fibre for fishing nets out of Touchardia latifolia, and capturing 'O-U' birds for the sake of the few precious yellow feathers under the wings, of which luxurious royal garments were manufactured—these were the industries on which they lived.

For reasons common to all the native population of the islands, namely, the introduction of new germs of disease, syphilis, leprosy, tuberculosis, etc., this settlement gradually dwindled away and in 1862 the few surviving members migrated to other localities. At present only patches of wild bananas, taro and heaps of stones scattered in the forest indicate the places of former habitation and industry. I have heard, however, that as late as the seventies Kalaheua still lived a tax in Olona fibre from the natives of Puna and Olua districts, which fibre he sold at high prices to Swiss Alpine clubs, who valued it for its light weight and great strength.

Conditions of Growth.—Touchardia grows abundantly in Olua forests, presenting a kind of a natural plantation. It very successfully holds its own in competition with ferns and other elements of the undergrowth. In the shade of 'Olona' trees (Metrosideros polymorpha). The deep shade, very porous soil, considerable moisture with a yearly rainfall of 160 inches, pretty evenly distributed, are the natural conditions. By removing some of the undergrowth, scattering the seed, and probably by planting cuttings, the number of plants on the same area could be greatly increased with but very small expense. Since plants of medium age (about 18 months old) supply the best fibre, natives, in gathering, used to turn down the older ones with the foot, laying the whole plant on the ground to force new shoots and sprouts.

Manufacture.—I was familiar with the plant and its properties for years, but did not pay any further attention to it as a possible object of industry, for the reason that to all appearances the same difficulties in mechanical extraction of fibre will be met as in the case of flax, for which no satisfactory machine has been found so far. Recently my interest in the matter was again aroused by Mr. Jared G. Smith of the Hawaii Experiment Station. Considering that Touchardia seems to be free from resinous matter, upon his suggestion I decided to examine the subject more in detail. For this purpose an old native, born and raised in the settlement above mentioned, was interviewed. Together with him I proceeded into the forest along 22 miles side trail. In my presence he picked the plants, stripped them of the bark, and with his own olden tools manufactured the sample of fibre, which I beg

(Continued on Page 12)

## MEN! DO YOU?



Do you want to be strong? Do you want to feel the vim, the snap and fire of vigor? Do you want courage, energy and ambition to support you in your cares and troubles?

I have devoted my life to the development of manly and womanly vigor. I've made a great success. My methods are approved by the greatest doctors and copied.

I have proven that electricity is the basis of all animal life and that "weak men," dyspeptics, rheumatics, sufferers from lost energy, weak kidneys, pains in the back, head, chest and shoulders, from vertigo, and its allied weaknesses, etc., are weak in electricity. My Electric Belt restores this life in a few weeks and cures every time. If it fails I ask no pay.

Describe your case to me and if I say I can cure you I will guarantee to do so.

Drugs won't restore your strength. They only stimulate. If you have to take a stimulant take whisky. Taken in moderation it does less harm than the others.

"Every sign of pain and weakness has disappeared. I appreciate what your Belt has done for me," writes J. Schwarz Cateridge, Trinity county, Cal.

I will gladly send you my book on this subject. It has 22 pages of meat to people who want more "fire." Sealed, free.

I take imitations of my Belt in trade, just to show how much better mine is. Consultation free.

DR. M. G. McLAUGHLIN,  
904 MARKET STREET, CORNER KEARNY, SAN FRANCISCO.

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Ice boxes cheaper. Does full credit to Grand Rapids Michigan, where they are made.

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E. J. WALKER, Agent

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Phone White 241. Office, Sheridan Street

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